

EXHIBIT D

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

In re: _____ :
JANUZ HASANAJ, _____ : Case No. 15-22832-RDD
Debtor _____ : Chapter 7
_____ :

ORDER TERMINATING LOSS MITIGATION AND FINAL REPORT

Name of Creditor: Emigrant Savings Bank

Property Address: 50 Cherry Street, Katonah, NY 10536

Last Four Digits of Account Number of Loan: 7380

File Date of Loss Mitigation request: 06/06/2015

Date of Entry of Loss Mitigation Order: 07/17/2015

Date of Entry of Order Approving Settlement (if any): _____

Other Requests for Loss Mitigation in this Case: ____ Yes X No

The use of the Court's Loss Mitigation Program Procedures has resulted in the following
[please check appropriate box below]:

- | | |
|--|--|
| <input type="checkbox"/> Loan modification | <input type="checkbox"/> Surrender of property |
| <input type="checkbox"/> Short sale | X No agreement has been reached |
| <input type="checkbox"/> Other: _____ | |

ORDERED, that Loss Mitigation is terminated with respect to the Loan identified above
by the last four digits of the account number.

Dated: White Plains, New York
February 16, 2016

/s/ Robert D. Drain
United States Bankruptcy Judge

LossMit, CLOSED

**U.S. Bankruptcy Court
Southern District of New York (White Plains)
Bankruptcy Petition #: 15-22832-rdd**

Assigned to: Judge Robert D. Drain
Chapter 7
Voluntary
No asset

Date filed: 06/12/2015
Date terminated: 02/19/2016
Debtor discharged: 02/16/2016
341 meeting: 07/16/2015
Deadline for objecting to discharge: 09/14/2015
Deadline for financial mgmt. course: 09/14/2015

Debtor disposition: Standard Discharge

Debtor

Januz Hasanaj
50 Cherry Street
Katonah, NY 10536
WESTCHESTER-NY
SSN / ITIN: xxx-xx-6641

represented by **Francis J. O'Reilly**
Francis J. O'Reilly, Esq.
10 McMahon Place
Mahopac, NY 10541
(845) 621-1255
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Trustee

Mark S. Tulis
Tulis Wilkes Huff & Geiger LLP
220 White Plains Road
2nd Floor
Tarrytown, NY 10591
(914) 747-4400

U.S. Trustee

United States Trustee
Office of the United States Trustee
U.S. Federal Office Building
201 Varick Street, Room 1006
New York, NY 10014
(212) 510-0500

Filing Date	#	Docket Text
06/12/2015	<u>1</u> (5 pgs)	Voluntary Petition (Chapter 7). Order for Relief Entered. Section 521(i) Incomplete Filing Date: 07/27/2015. Chapter 7 Statement of Current Monthly Income Form 22A-1 Due: 06/26/2015. Schedule A due 06/26/2015. Schedule B due 06/26/2015. Schedule C due 06/26/2015. Schedule D due

		06/26/2015. Schedule E due 06/26/2015. Schedule F due 06/26/2015. Schedule G due 06/26/2015. Schedule H due 06/26/2015. Schedule I due 06/26/2015. Schedule J due 06/26/2015. Summary of schedules - Page 1 due 06/26/2015. Statement of Financial Affairs due 06/26/2015. Statement of Intention due 06/26/2015. Atty Disclosure State. due 06/26/2015. Incomplete Filings due by 06/26/2015, Filed by Francis J. O'Reilly of Francis J. O'Reilly, Esq. on behalf of Januz Hasanaj. (O'Reilly, Francis) (Entered: 06/12/2015)
06/12/2015	<u>2</u> (2 pgs)	Exhibit D Re: Credit Counseling Requirement, Stating Full Satisfaction of Requirement Filed by Francis J. O'Reilly on behalf of Januz Hasanaj. (O'Reilly, Francis) (Entered: 06/12/2015)
06/12/2015	<u>3</u> (1 pg)	Certificate of Credit Counseling, Certificate Number [s]: 06531-NYS-CC-025699589 Filed by Francis J. O'Reilly on behalf of Januz Hasanaj. (O'Reilly, Francis) (Entered: 06/12/2015)
06/12/2015		Receipt of Voluntary Petition (Chapter 7)(15-22832) [misc,969] (335.00) Filing Fee. Receipt number 10751816. Fee amount 335.00. (Re: Doc # <u>1</u>) (U.S. Treasury) (Entered: 06/12/2015)
06/12/2015	<u>4</u> (2 pgs; 2 docs)	Loss Mitigation Request Pursuant to General Order M455 filed by Francis J. O'Reilly on behalf of Januz Hasanaj. (Attachments: # <u>1</u> Affidavit of Service-Loss Mitigation Request by the Debtor)(O'Reilly, Francis) (Entered: 06/12/2015)
06/12/2015		Deficiencies Set: Section 521(i) Incomplete Filing Date: 7/27/2015. Summary of schedules - Page 2 (Statistical Summary) due 6/26/2015. Debtor Signature re: Relief Availability due 6/26/2015. Incomplete Filings due by 6/26/2015. (Wright, Timothy) (Entered: 06/12/2015)
06/15/2015		Pending Deadlines for Db. Sig. re: Relief Av. Terminated. (Vargas, Ana) (Entered: 06/15/2015)
06/15/2015	<u>5</u> (2 pgs; 2 docs)	Deficiency Notice. (Vargas, Ana) (Entered: 06/15/2015)
06/15/2015	<u>6</u> (3 pgs; 2 docs)	Notice of 341(a) Meeting of Creditors with 341(a) meeting to be held on 7/16/2015 at 09:30 AM at

		Room 243A, White Plains Courthouse. Financial Management Course Due: 9/14/2015. Last day to oppose the discharge of the debtor or to challenge dischargeability of certain debts is 9/14/2015. (Vargas, Ana) (Entered: 06/15/2015)
06/17/2015	<u>7</u> (3 pgs)	Certificate of Mailing Re: Notice of 341(a) Meeting of Creditors (related document(s) (Related Doc # <u>6</u>)) . Notice Date 06/17/2015. (Admin.) (Entered: 06/18/2015)
06/17/2015	<u>8</u> (2 pgs)	Certificate of Mailing Re: Deficiency Notice (related document(s) (Related Doc # <u>5</u>)) . Notice Date 06/17/2015. (Admin.) (Entered: 06/18/2015)
06/25/2015	<u>9</u> (3 pgs)	Amended Schedules filed:, Schedule D Filed by Francis J. O'Reilly on behalf of Januz Hasanaj. (O'Reilly, Francis) (Entered: 06/25/2015)
06/25/2015		Receipt of Amended Schedules(15-22832-rdd) [misc,schaja] (30.00) Filing Fee. Receipt number 10775051. Fee amount 30.00. (Re: Doc # <u>9</u>) (U.S. Treasury) (Entered: 06/25/2015)
06/29/2015		Pending Deadline for Schedule D Terminated. (Vargas, Ana) (Entered: 06/29/2015)
07/13/2015	<u>10</u> (37 pgs)	Schedules filed: Schedule A, Schedule B, Schedule C, Schedule D, Schedule E, Schedule F, Schedule G, Schedule H, Schedule I, Schedule J <i>as well as all other statements and schedules needed to complete the filing. The means test to be filed separately.</i> Filed by Francis J. O'Reilly on behalf of Januz Hasanaj. (O'Reilly, Francis) (Entered: 07/13/2015)
07/13/2015	<u>11</u> (13 pgs)	Chapter 7 Statement of Current Monthly Income - Form 22A-1 Filed by Francis J. O'Reilly on behalf of Januz Hasanaj. (O'Reilly, Francis) (Entered: 07/13/2015)
07/16/2015		Pending Deadlines for Schedules & statements Terminated. (Vargas, Ana) (Entered: 07/16/2015)
07/17/2015	<u>12</u> (4 pgs)	Order signed on 7/16/2015 Granting Loss Mitigation Request with Emigrant Bank with respect to 50 Cherry Street, Katonah, NY 10536; Loan Ending 7380. First Loss Mitigation Status Conference will be held on 10/6/2015 at 10:00 AM at Room 243A,

		White Plains Courthouse (Related Doc # <u>4</u>). (Vargas, Ana) (Entered: 07/17/2015)
07/22/2015		Chapter 7 Trustee's Report of No Distribution: I, Mark S. Tulis, having been appointed trustee of the estate of the above-named debtor(s), report that I have neither received any property nor paid any money on account of this estate; that I have made a diligent inquiry into the financial affairs of the debtor(s) and the location of the property belonging to the estate; and that there is no property available for distribution from the estate over and above that exempted by law. Pursuant to Fed R Bank P 5009, I hereby certify that the estate of the above-named debtor(s) has been fully administered. I request that I be discharged from any further duties as trustee. Key information about this case as reported in schedules filed by the debtor(s) or otherwise found in the case record: This case was pending for 1 months. Assets Abandoned (without deducting any secured claims): \$ 915300.00, Assets Exempt: \$ 0.00, Claims Scheduled: \$ 1609485.70, Claims Asserted: Not Applicable, Claims scheduled to be discharged without payment (without deducting the value of collateral or debts excepted from discharge): \$ 1609485.70. (Tulis, Mark) (Entered: 07/22/2015)
08/17/2015	<u>13</u> (1 pg)	Affidavit of Service <i>Affidavit of Service of Loss Mitigation Order</i> (related document(s) <u>12</u>) Filed by Francis J. O'Reilly on behalf of Januz Hasanaj. (O'Reilly, Francis) (Entered: 08/17/2015)
08/26/2015	<u>14</u> (3 pgs; 2 docs)	Notice of Appearance filed by Mark R. Knuckles on behalf of Emigrant Savings Bank. (Attachments: # <u>1</u> Affidavit of Service)(Knuckles, Mark) (Entered: 08/26/2015)
08/26/2015	<u>15</u> (49 pgs; 2 docs)	Creditor Loss Mitigation Affidavit (related document (s) <u>4</u>) filed by Mark R. Knuckles on behalf of Emigrant Savings Bank. (Attachments: # <u>1</u> Affidavit of Service)(Knuckles, Mark) (Entered: 08/26/2015)
08/31/2015	<u>16</u> (2 pgs; 2 docs)	Notice of Requirement to Complete Course in Financial Management (Logue Togher, Claire). (Entered: 08/31/2015)
09/02/2015	<u>17</u> (2 pgs)	Certificate of Mailing Re: Notice of Requirement to Complete Course in Financial Management (related

		document(s) (Related Doc # <u>16</u>) . Notice Date 09/02/2015. (Admin.) (Entered: 09/03/2015)
09/14/2015	<u>18</u> (2 pgs)	Financial Management Course Certification (Official Form 23) Filed by Francis J. O'Reilly on behalf of Januz Hasanaj. (O'Reilly, Francis) (Entered: 09/14/2015)
09/16/2015	<u>19</u> (1 pg)	Personal Financial Management Course Certificate For Debtor Januz Hasanaj Provided By allen credit, 8884158173. (Entered: 09/16/2015)
10/01/2015	<u>20</u> (2 pgs)	Debtor Loss Mitigation Affidavit filed by Francis J. O'Reilly on behalf of Januz Hasanaj.(O'Reilly, Francis) (Entered: 10/01/2015)
10/02/2015	<u>21</u> (1 pg)	Status Report <i>re: Loss Mitigation</i> Filed by Allison J Marden on behalf of Emigrant Savings Bank. (Marden, Allison) (Entered: 10/02/2015)
12/14/2015	<u>22</u> (12 pgs)	Status Report <i>re: Loss Mitigation</i> Filed by Mark R. Knuckles on behalf of Emigrant Savings Bank. (Knuckles, Mark) (Entered: 12/14/2015)
01/14/2016	<u>23</u> (1 pg)	Order signed on 1/14/2016 Adjourning Loss Mitigation with Emigrant Savings Bank, c/o Knuckles, Komosinski & Elliott, LLP (Emigrant),with respect to 50 Cherry Street, Katonah, NY 10536; Loan Ending 7380. Loss Mitigation Status Conference will now be held on 2/11/2016 at 10:00 AM at Courtroom 118, White Plains Courthouse (related document(s) <u>12</u>). (Vargas, Ana) (Entered: 01/14/2016)
02/16/2016	<u>24</u> (1 pg)	Order signed on 2/16/2016 Terminating Loss Mitigation and Final Report regarding account number ending in 7380 with Emigrant Savings Bank with outcome: No Agreement Reached . (related document(s) <u>4</u>) (Vargas, Ana) (Entered: 02/16/2016)
02/16/2016	<u>25</u> (3 pgs; 2 docs)	Discharge of Debtor(s) and Order of Final Decree . (Vargas, Ana) (Entered: 02/16/2016)
02/18/2016	<u>26</u> (4 pgs)	Certificate of Mailing Re: Order of Discharge and Order of Final Decree (related document(s) (Related Doc # <u>25</u>)) . Notice Date 02/18/2016. (Admin.) (Entered: 02/19/2016)

02/19/2016		Case Closed. (Vargas, Ana) (Entered: 02/19/2016)
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